

# Get to Know Pacific Accelerated Life+ (PAL+)



Pacific Life Insurance Company

PAL+ offers one seamless process with choices so you can choose the best possible path for the way you prefer to do business. Apply how you like—drop ticket—for accelerated underwriting. Or you can apply for modified underwriting using drop ticket or paper. With our new streamlined underwriting, your client's application is intelligently routed for the least invasive underwriting method possible with automatic pivoting throughout.

For example, if your clients are first considered for accelerated and they do not qualify, they're automatically considered for modified in which an attending physician statement (APS) is ordered, with evidence of a physical exam and lab work required within the past 12 months. If your clients don't qualify for the modified underwriting pathway, they're automatically pivoted to traditional underwriting. PAL+ offers choices for a customizable approach to underwriting.

## One Seamless Process, Three Possible Pathways: You Apply, We Do the Rest

ACCELERATED	MODIFIED	TRADITIONAL
<p><b>No medical exam*, No APS</b></p> <ul style="list-style-type: none"> <li>Up to \$3M of PL Promise Term<sup>1</sup> coverage, ages 18-60</li> <li>Standard or better risk class</li> <li>Requires drop ticket</li> <li>Choice of online or phone health history</li> </ul>	<p><b>Physical with labs required within the past 12 months</b></p> <ul style="list-style-type: none"> <li>Up to \$3M of PL Promise Term coverage, ages 18-70</li> <li>Up to \$2M of PL Promise GUL<sup>2</sup> coverage, ages 18-70</li> <li>All risk classes including substandard</li> <li>All application methods</li> <li>Choice of online or phone health history</li> </ul>	<p><b>We will notify you of any additional requirements as we process your application</b></p> <ul style="list-style-type: none"> <li>All ages, all face amounts</li> <li>All application methods</li> <li>Choice of online (up to age 70 and \$3M) or phone health history</li> </ul>

\* The issuance of the policy may depend upon answers to the health questions contained in the application.

## Intelligent Underwriting PLUS Time Saving eCapabilities

We offer the convenience to apply in any method you like—drop ticket or paper. For our best experience, use drop ticket with online health history and explore our other eCapabilities for a truly seamless all-digital process. Learn more at [https://plexpress.pacificlife.com/form\\_main.html](https://plexpress.pacificlife.com/form_main.html).



**DROP TICKET**

Complete application through your preferred drop ticket platform



**ONLINE HEALTH HISTORY**

Automated reminders and ability to start and stop anytime



**eDELIVERY WITH eSIGNATURE**

Close business anywhere, no in-person meetings needed!



**PRODUCER BAY**

Policy management, requirement delivery, and more

<sup>1</sup> PL Promise Term (policy form #P16LYT or ICC16 P16LYT, based on state of policy issue).

<sup>2</sup> PL Promise GUL No-Lapse Guarantee Universal Life Insurance (policy form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue).

# The Power of Pacific

For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations. Pacific Life counts more than half of the 100 largest U.S. companies as its clients and has been named one of the 2022 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit [www.PacificLife.com](http://www.PacificLife.com).

*Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2022 is compiled by Pacific Life using the 2022 FORTUNE 500® list.*

---

***Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.***



Pacific Life Insurance Company  
Newport Beach, CA  
(800) 800-7681 • [www.PacificLife.com](http://www.PacificLife.com)

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York.  
Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

This material reflects the Pacific Life Insurance Company policy features and benefits.  
All policy features and benefits may not be available through some Broker Dealers.

The primary purpose of life insurance is to protect the policy beneficiaries from the adverse financial consequences of the insured's death.

Life insurance is subject to underwriting and approval of the application and may incur monthly policy charges.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value